

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Annette M Ciotola  
Debtor

Case No. 23-00365-MJC  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0314-5  
Date Rcvd: Jun 05, 2025

User: AutoDocke  
Form ID: pdf010

Page 1 of 1  
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2025:

Recip ID	Recipient Name and Address
+	Officer, Managing or General Agent, or Agent Autho, LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
+	Officer, Managing or General Agent, or Agent Autho, LoanCare, LLC, 5401 N University DR STE 104, Coral Springs, FL 33067-4636

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 07, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com
John Fisher	on behalf of Debtor 1 Annette M Ciotola johnvfisher@yahoo.com fisherlawoffice@yahoo.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

In re: **ANNETTE M. CIOTOLA,** : Chapter 13  
Debtor, : Case No. **5:23-bk-00365-MJC**

**ANNETTE M. CIOTOLA,** :  
Movant(s) : Motion to  
v. : Approve Loan Modification  
**LOANCARE, LLC,** :  
Respondent(s) :  
.....

**ORDER GRANTING  
MOTION TO APPROVE LOAN MODIFICATION**

Upon consideration of Debtor's Motion to Approve Loan Modification, Dkt. # 57, after counsel's certification that proper notice was provided to all parties entitled to notice, no responses having been filed thereto, it is hereby

**ORDERED** that the Motion is **GRANTED**. Debtor is hereby authorized to execute any and all documents required for the Loan Modification, and any related documents necessary to implement such agreement; and it is further

**ORDERED** that **LoanCare, LLC**, is hereby authorized to take such actions as are required to implement the agreement, including the recording of the Partial Claim Second Mortgage in favor of the United States Department of Housing and Urban Development.

By the Court,



Mark J. Conway, Bankruptcy Judge  
Dated: June 5, 2025